

ANALISIS HORIZONTAL

		2025		2024					
		ANALISIS		ANALISIS		VARIACION		VARIACION	
		VERTICAL		VERTICAL		ABSOLUTA		RELATIVA	
ACTIVO		NOTA							
Activo Circulante									
Efectivo y Equivalente al Efectivo	4	198,294,780	4.6	5,520,195	0.1	192,774,585	3492.2%	1,307,880,441	
Inversiones		101,000,000	2.3	60,000,000	1.5	41,000,000	68.3%		
Cartera Crédito Asociados Corto Plazo (Neto)	5	1,288,694,381	29.6	1,282,421,671	32.3	6,272,710	0.5%		
Cuentas por cobrar	6	98,465,084	2.3	87,580,386	2.2	10,884,698	12.4%		
Cartera convenios		18,387,509	0.4	22,104,167	0.6	-3,716,658	-16.8%		
Total Activo Circulante		\$ 1,704,841,754	39.1	1,457,626,419	36.8	247,215,335	17.0%		
Activo No Circulante									
Cartera Crédito Asociados Largo Plazo (Neto)	5	2,684,871,015	61.6	2,542,324,188	64.1	142,546,827	5.6%	2,665,684,955	
Deterioro General Cartera de Credito	5	-39,735,758	-0.9	-38,247,756	-1.0	-1,488,002	3.9%		
Propiedad Planta y Equipo (Neto)	7	5,811,960	0.1	3,246,952	0.1	2,565,008	79.0%		
Total Activo No Circulante		\$ 2,650,947,217	60.9	2,507,323,384	63.2	143,623,833	5.7%		
TOTAL ACTIVO		\$ 4,355,788,971	100.0	3,964,949,803	100.0	390,839,168	9.9%		
PASIVO									
Depositos C.d.a.t.s	8	407,738,815	24.7	268,625,478	17.9	139,113,337	51.8%		
Cuentas por Pagar y Otros	9	32,641,883	2.0	119,190,213	7.9	-86,548,330	-72.6%		
Fondos Sociales	10	19,721,109	1.2	15,407,347	1.0	4,313,762	28.0%		
Otros Pasivos	11	21,443,087	1.3	20,241,135	1.3	1,201,952	5.9%		
Total Pasivo Circulante		\$ 481,544,894	29.2	423,464,173	28.2	58,080,721	13.7%		
Pasivo No Circulante									
Ahorro Permanente	8	1,167,379,232	70.8	1,077,860,122	71.8	89,519,110	8.3%		
Total Pasivo No Circulante		\$ 1,167,379,232	70.8	1,077,860,122	71.8	89,519,110	8.3%		
TOTAL PASIVO		\$ 1,648,924,126	100.0	1,501,324,295	100.0	147,599,831	9.8%		
PATRIMONIO									
Aportes Sociales	12	1,863,853,998	68.9	1,684,861,918	68.4	178,992,080	10.6%		
Aportes Sociales no reducibles	12.1	711,750,000	26.3	650,000,000	26.4	61,750,000	9.5%		
Reserva Protección Aportes Sociales	12.2	93,859,608	3.5	85,133,613	3.5	8,725,995	10.2%		
Excedente Presente Ejercicio	12.3	37,401,239	1.4	43,629,977	1.8	-6,228,738	-14.3%		
Total Patrimonio		\$ 2,706,864,845	100.0	2,463,625,508	100.0	243,239,337	9.9%		
TOTAL PASIVO Y PATRIMONIO		\$ 4,355,788,971		3,964,949,803		390,839,168	9.9%		